

writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act, including whether the acquisition of the nonbanking company can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Any request for a hearing must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 26, 1996.

A. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *KeyCorp*, Cleveland, Ohio; to acquire 100 percent of the voting shares of Key Trust Company of Florida, National Association, Winchester, Ohio.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *Wildcat, Inc.*, Cedar Rapids, Iowa; to become a bank holding company by acquiring 100 percent of the voting shares of VCR Bancorporation, Ltd., Carlisle, Iowa, and thereby indirectly acquire Hartford-Carlisle Savings Bank, Carlisle, Iowa.

C. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Duncanville Bancshares, Inc.*, Duncanville, Texas; to become a bank holding company by acquiring 100 percent of the voting shares of Duncanville National Bank, Duncanville, Texas.

2. *Unicorp Bancshares - Texas, Inc.*, Orange, Texas; to acquire 100 percent of the voting shares of Unicorp Bancshares - Delaware, Inc., Wilmington, Delaware,

and thereby indirectly acquire First Texas Bank, Vidor, Texas.

In connection with this application Unicorp Bancshares - Delaware, Inc., Wilmington, Delaware, also has applied to acquire 100 percent of the voting shares of First Texas Bank, Vidor, Texas, and 100 percent of the voting shares of OrangeBank, Orange, Texas.

Board of Governors of the Federal Reserve System, March 28, 1996.

William W. Wiles,

*Secretary of the Board.*

[FR Doc. 96-8107 Filed 4-2-96; 8:45 am]

BILLING CODE 6210-01-F

### Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

The company listed in this notice has given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

The notice is available for inspection at the Federal Reserve Bank indicated. Once the notice has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act, including whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 17, 1996.

A. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Texas Bancshares, Inc.*, San Antonio, Texas; to engage *de novo* in the activity of making loans to certain executive officers, directors, affiliates and principal shareholders of Texas Bancshares, Inc., San Antonio, Texas, and the certain executive officers and directors and their related interests of its wholly owned subsidiary banks, First National Bank of South Texas, San Antonio, Texas and The Bank of South Texas, Floresville, Texas, pursuant to § 225.25(b)(1).

Board of Governors of the Federal Reserve System, March 28, 1996.

William W. Wiles,

*Secretary of the Board.*

[FR Doc. 96-8108 Filed 4-2-96; 8:45 am]

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### Sunshine Act Meeting

**AGENCY HOLDING THE MEETING:** Board of Governors of the Federal Reserve System.

**TIME AND DATE:** 11:00 a.m., Monday, April 8, 1996.

**PLACE:** Marriner S. Eccles Federal Reserve Board Building, C Street entrance between 20th and 21st Streets, N.W., Washington, D.C. 20551.

**STATUS:** Closed.

### MATTERS TO BE CONSIDERED:

1. Personnel actions (appointments, promotions, assignments, reassignments, and salary actions) involving individual Federal Reserve System employees.

2. Any items carried forward from a previously announced meeting.

### CONTACT PERSON FOR MORE INFORMATION:

Mr. Joseph R. Coyne, Assistant to the Board; (202) 452-3204. You may call (202) 452-3207, beginning at approximately 5 p.m. two business days before this meeting, for a recorded announcement of bank and bank holding company applications scheduled for the meeting.

Dated: March 29, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-8242 Filed 4-1-96; 10:07 am]

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